

**United States Bankruptcy Court**  
**NORTHERN DISTRICT OF ILLINOIS**

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Hernandez, Genaro</b>	Name of Joint Debtor (Spouse)(Last, First, Middle): <b>Hernandez, Debbie</b>
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>NONE</b>	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): <b>aka Debbie Chin-Ling Hernandez</b>
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>0321</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>5026</b>
Street Address of Debtor (No. & Street, City, and State): <b>7801 Banks Street</b> <b>2nd Floor</b> <b>Justice IL</b>	Street Address of Joint Debtor (No. & Street, City, and State): <b>7801 Banks Street</b> <b>2nd Floor</b> <b>Justice IL</b>
County of Residence or of the Principal Place of Business: <b>Cook</b>	County of Residence or of the Principal Place of Business: <b>Cook</b>
Mailing Address of Debtor (if different from street address): <b>SAME</b>	Mailing Address of Joint Debtor (if different from street address): <b>SAME</b>
Location of Principal Assets of Business Debtor (if different from street address above): <b>NOT APPLICABLE</b>	

<b>Type of Debtor</b> (Form of organization) (Check <b>one</b> box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (if debtor is not one of the above entities, check this box and state type of entity below  <hr/>	<b>Nature of Business</b> (Check <b>one</b> box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other  <b>Tax-Exempt Entity</b> (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  <b>Nature of Debts</b> (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose" <input type="checkbox"/> Debts are primarily business debts.  <b>Chapter 11 Debtors:</b> <b>Check one box:</b> <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).  <b>Check if:</b> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.  <b>Check all applicable boxes:</b> <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		

<b>Statistical/Administrative Information</b> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.  <b>Estimated Number of Creditors</b> <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000  <b>Estimated Assets</b> <input checked="" type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion  <b>Estimated Liabilities</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion	THIS SPACE IS FOR COURT USE ONLY
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<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Genaro Hernandez and Debbie Hernandez</b>	
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)			
Location Where Filed:	Case Number:	Date Filed:	
<b>NONE</b>			
Location Where Filed:	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor:	Case Number:	Date Filed:	
<b>NONE</b>			
District:	Relationship:	Judge:	
<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11)  <input type="checkbox"/> Exhibit A is attached and made a part of this petition	<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. §342(b). <b>X</b> <u>/s/ MARK D. WEISMAN</u> <span style="float: right;"><b>6/18/2009</b></span> Signature of Attorney for Debtor(s) <span style="float: right;">Date</span>		
<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No			
<b>Exhibit D</b> (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made part of this petition. If this is a joint petition: <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)			
_____ (Name of landlord that obtained judgment)			
_____ (Address of landlord)			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
<input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Genaro Hernandez and  
Debbie Hernandez****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b)

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Genaro Hernandez**

Signature of Debtor

**X /s/ Debbie Hernandez**

Signature of Joint Debtor

Telephone Number (if not represented by attorney)

**6/18/2009**

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

(Signature of Foreign Representative)

(Printed name of Foreign Representative)

**6/18/2009**

(Date)

**Signature of Attorney\*****X /s/ MARK D. WEISMAN**

Signature of Attorney for Debtor(s)

**MARK D. WEISMAN**

Printed Name of Attorney for Debtor(s)

**MARK D. WEISMAN #2971712**

Firm Name

**100 W. Monroe**

Address

**Suite 1310****Chicago IL 60603****(312) 857-1320**

Telephone Number

**6/18/2009**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

**6/18/2009**

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
NORTHERN DIVISION**

In re **Genaro Hernandez**  
**and**  
**Debbie Hernandez**

Case No.  
Chapter 7

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Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**WARNING:** You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now.  
*[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- ☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement]*  
*[Must be accompanied by a motion for determination by the court.]*
- ☐ Incapacity. (Defined in 11 U.S.C. § 109 (h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- ☐ Disability. (Defined in 11 U.S.C. § 109 (h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- ☐ Active military duty in a military combat zone.
- ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Genaro Hernandez

Date: 6/18/2009

Certificate Number: 02910-ILN-CC-006422229

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on March 14, 2009, at 9:50 o'clock AM EDT,

Genaro Hernandez received from

InCharge Education Foundation, Inc.,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

Northern District of Illinois, an individual [or group] briefing that complied

with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: March 14, 2009

By: /s/Ashley Casey

Name Ashley Casey

Title Bankruptcy Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
NORTHERN DIVISION**

In re **Genaro Hernandez**  
**and**  
**Debbie Hernandez**

Case No.  
Chapter 7

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Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**WARNING:** You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now.  
*[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- ☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement]*  
*[Must be accompanied by a motion for determination by the court.]*
- ☐ Incapacity. (Defined in 11 U.S.C. § 109 (h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- ☐ Disability. (Defined in 11 U.S.C. § 109 (h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- ☐ Active military duty in a military combat zone.
- ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Debbie Hernandez

Date: 6/18/2009



Certificate Number: 02910-ILN-CC-006422232

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on March 14, 2009, at 9:50 o'clock AM EDT,

Debbie Hernandez received from

InCharge Education Foundation, Inc.,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

Northern District of Illinois, an individual [or group] briefing that complied

with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: March 14, 2009

By: /s/Ashley Casey

Name Ashley Casey

Title Bankruptcy Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

In re Genaro Hernandez and Debbie Hernandez,  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
	Husband--H Wife--W Joint--J Community--C		
None			None
		<b>TOTAL \$</b> (Report also on Summary of Schedules.)	0.00

No continuation sheets attached

In re Genaro Hernandez and Debbie Hernandez,

Debtor(s)

Case No. \_\_\_\_\_

(if known)

## SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	None	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.		<i>Cash on hand</i> <i>Location: In debtor's possession</i>	J	\$ 50.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<i>TCF Checking Account</i> <i>Location: In debtor's possession</i>	J	\$ 1,000.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		<i>Household goods and furnishings 2 8 year old televisions, miscellaneous furniture 6-8 years old</i> <i>Location: In debtor's possession</i>	J	\$ 1,500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		<i>Ordinary wearing apparel</i> <i>Location: In debtor's possession</i>	J	\$ 1,000.00
7. Furs and jewelry.		<i>Jewelry engagement ring and 2 wedding bands</i> <i>Location: In debtor's possession</i>	J	\$ 2,500.00
8. Firearms and sports, photographic, and other hobby equipment.		<i>9 mm berreta</i> <i>Location: In debtor's possession</i>	H	\$ 300.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			

In re Genaro Hernandez and Debbie Hernandez,

Debtor(s)

Case No. \_\_\_\_\_

(if known)

## SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<i>401(k) with Electro Motive Location: held in trust by employer</i>	W	Unknown
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts Receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		<i>Possible worker's compensation claim</i>	H	Unknown
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers and other vehicles and accessories.		<i>2005 Durango (debtors are equitable owners. Legal title in brother's name) Location: In debtor's possession</i>	J	\$ 7,500.00

In re Genaro Hernandez and Debbie Hernandez,

Debtor(s)

Case No. \_\_\_\_\_

(if known)

## SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	None	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
		2007 GMC Sierra Location: In debtor's possession	J	\$ 14,500.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
<b>Total ➡</b>				<b>\$ 28,350.00</b>

In re Genaro Hernandez and Debbie Hernandez, Case No. \_\_\_\_\_  
 Debtor(s) (if known)

## SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: ☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

(Check one box)

☐ 11 U.S.C. § 522(b) (2)

☒ 11 U.S.C. § 522(b) (3)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Cash on hand	Calif. C.C.P. §703.140(b)(5)	\$ 50.00	\$ 50.00
TCF Checking Account	Calif. C.C.P. §703.140(b)(5)	\$ 1,000.00	\$ 1,000.00
Household goods and furnishings	Calif. C.C.P. §703.140(b)(5)	\$ 1,500.00	\$ 1,500.00
Ordinary wearing apparel	Calif. C.C.P. §703.140(b)(3)	\$ 1,000.00	\$ 1,000.00
Jewelry	Calif. C.C.P. §703.140(b)(4) Calif. C.C.P. §703.140(b)(5)	\$ 1,350.00 \$ 1,150.00	\$ 2,500.00
9 mm berreta	Calif. C.C.P. §703.140(b)(5)	\$ 300.00	\$ 300.00
401(k)	Calif. C.C.P. §703.140(b)(10)(E)	\$ 0.00	Unknown
Possible worker's compensation claim	Calif. C.C.P. §703.140(b)(10)(C)	\$ 0.00	Unknown
2005 Durango	Calif. C.C.P. §703.140(b)(2)	\$ 0.00	\$ 7,500.00
2007 GMC Sierra	Calif. C.C.P. §703.140(b)(2)	\$ 0.00	\$ 14,500.00

B6D (Official Form 6D) (12/07)

In re Genaro Hernandez and Debbie Hernandez,  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: 2900 Creditor # : 1 Ford Motor Credit P.O. Box 54200 Omaha NE 68154	X	2008 Purchase Money Security  Value: \$ 7,500.00				\$ 14,500.00	\$ 7,000.00
Account No: 8103 Creditor # : 2 GMAC P.O. Box 9001952 Louisville KY 40290-1952	X W	2007-05-03 Purchase Money Security  Value: \$ 14,500.00				\$ 24,390.00	\$ 9,890.00
Account No:		   Value:					
No continuation sheets attached						Subtotal \$ (Total of this page)	\$ 38,890.00
						Total \$ (Use only on last page)	\$ 38,890.00
						(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)

In re Genaro Hernandez and Debbie Hernandez,  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\*Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.



In re Genaro Hernandez and Debbie Hernandez,  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet: **Taxes and Certain Other Debts Owed to Governmental Units**

Creditor's Name, Mailing Address Including ZIP Code, and Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred and Consideration for Claim	Contingent	Unliquidated	Disputed	Amount of Claim	Amount Entitled to Priority	Amount not Entitled to Priority, if any
Account No: <b>Creditor # : 1</b> <b>Internal Revenue Service</b> <b>230 S. Dearborn</b> <b>Mail Stop 5010 CHI</b> <b>Chicago IL 60604</b>	J	2008 taxes taxes for 2008				\$ 1,523.00	\$ 1,523.00	\$ 0.00
Account No:								
Account No:								
Account No:								
Account No:								
Account No:								
Account No:								
<b>Subtotal \$</b> (Total of this page)						1,523.00	1,523.00	0.00
<b>Total \$</b> (Use only on last page of the completed Schedule E. Report total also on Summary of Schedules)						1,523.00		
<b>Total \$</b> (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)							1,523.00	0.00

Sheet No. 1 of 1 continuation sheets attached  
to Schedule of Creditors Holding Priority Claims

B6F (Official Form 6F) (12/07)

In re Genaro Hernandez and Debbie Hernandez,  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 2079 Creditor # : 1 Bureaus Investments		2008-05-27 Credit Card Purchases HSBC credit card				\$ 797.00
Account No: 2079 Representing: Bureaus Investments		THE BUREAUS 1721 CENTRAL ST EVANSTON IL 60204				
Account No: 2079 Representing: Bureaus Investments		Riddlewood Dept. 17781 {/P/ Bpx 1259 Oaks PA 19456				
Account No: 2079 Representing: Bureaus Investments		RPM 1930 220th St. SE Suite 101 Bothell WA 98021				
Subtotal \$						\$ 797.00
Total \$						

14 continuation sheets attached

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Genaro Hernandez and Debbie Hernandez,  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No:	J	05/2009				\$ 93.14
Creditor # : 2 Adventist Hinsdale Hospital P.O. Box 9247 Hinsdale IL 60522		Medical Bills acct # 3341 and 7540				
Account No:						
Representing: Adventist Hinsdale Hospital		Creditors Collection P.O. Box 1022 Wixom MI 48393-1022				
Account No:						
Representing: Adventist Hinsdale Hospital		Malcolm S. Gerald & Assoc 332 S. Michigan Suite 600 Chicago IL 60604				
Account No: 5336		2007				\$ 2,035.00
Creditor # : 3 Arrow Serices 5996 West Touhy Ave Niles IL 60714		Credit Card Purchases HSBC card				
Account No: 5336						
Representing: Arrow Serices		Northland Group P.O. Box 390846 Minneapolis MN 55439				
Account No:	J	2009		X	X	\$ 450.00
Creditor # : 4 Bally Total Fitness 12440 Imperial Hwy Norwalk CA 90650		health club				

Sheet No. 1 of 14 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ **\$ 2,578.14**

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Genaro Hernandez and Debbie Hernandez,  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 7037 Creditor # : 5 Bay Area Credit Services		2007-09-01 Credit Card Purchases				\$ 1,662.00
Account No: 7037 Representing: Bay Area Credit Services		BAY AREA C S 2860 ZANKER RD SAN JOSE CA 95134				
Account No: 8298 Creditor # : 6 California Emergency		2005-01-01 Medical Bills				\$ 180.00
Account No: 8298 Representing: California Emergency		BAY AREA CREDIT SERVIC 97 E BROKAW RD STE 240 SAN JOSE CA 95112				
Account No: 6403 Creditor # : 7 Capital One		2007-10-12				\$ 5,062.00
Account No: 6403 Representing: Capital One		ATLANTIC CRD P O BOX 13386 ROANOKE VA 24033				
<p>Sheet No. <u>2</u> of <u>14</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims</p>						<p><b>Subtotal \$</b> <u>\$ 6,904.00</u></p> <p><b>Total \$</b> _____</p>

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Genaro Hernandez and Debbie Hernandez,  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 6403						
Representing: Capital One		Blitt & Gaines 661 Glenn Ave. Wheeling IL 60090				
Account No: 6688		2008-05-19				\$ 1,819.00
Creditor # : 8 Capital One Bank		Credit Card Purchases				
Account No: 6688						
Representing: Capital One Bank		PORTFOLIO RC 287 INDEPENDENCE VIRGINIA BEACH VA 23462				
Account No: 7816		2006-12-01				\$ 9,977.00
Creditor # : 9 Cashcall Inc 1600 S Douglass Rd Anaheim CA 92806		Loan				
Account No: 8101		2006-12-01				\$ 5,035.00
Creditor # : 10 Cashcall Inc 1600 S Douglass Rd Anaheim CA 92806		Loan				
Account No: 8101						
Representing: Cashcall Inc		CCB Credit Services 5300 S. 6th Street Springfield IL 62703				

Sheet No. 3 of 14 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ \$ 16,831.00

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules  
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Genaro Hernandez and Debbie Hernandez,  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 2925 Creditor # : 11 CitiFinancial Bankruptcy Dept. P.O. Box 140069 Irving TX 75014-0069		2007-02-13 Credit Card Purchases				\$ 8,498.13
Account No: 3211 Creditor # : 12 College Loan C/o Acs Utica NY 13501		2004-07-30 Student Loan				\$ 5,871.00
Account No: 8922 Creditor # : 13 Comcast P.O. Box 4200 Brownsville TX 78523-4200	J	2008 Cable services				\$ 55.93
Account No: 8922 Representing: Comcast		Credit Protection 13355 Noel Road Dallas TX 75240				
Account No: 2459 Creditor # : 14 Creditonebnk PO Box 98872 Las Vegas NV 89193		2007-04-12 Credit Card Purchases				\$ 901.00
Account No: 2459 Representing: Creditonebnk		Accounts Receivable Management P.O. Box 129 Thorofare NJ 08086-0129				

Sheet No. 4 of 14 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ \$ 15,326.06

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules  
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Genaro Hernandez and Debbie Hernandez,  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

# **SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: 1246 Creditor # : 15 Dental Works 6501 W. 95th Street Chicago Ridge IL 60415	J	02/2009 Medical Bills					\$ 157.60
Account No: 2488 Creditor # : 16 Dsnb Macys 3039 Cornwallis Rd Durham NC 27709		2007-03-28 Clothing & household goods					\$ 462.00
Account No: 2488 Representing: Dsnb Macys		Northland Group P.O. Box 390846 Minneapolis MN 55439					
Account No: 5227 Creditor # : 17 Glavin Eye Center c/o Dependon Collection P.O. Box 4833 Oak Brook IL 60523-4833	J	2008 Medical Bills					\$ 51.20
Account No: Creditor # : 18 GMAC P.O. Box 9001952 Louisville KY 40290-1952	J	2007 Deficiency car note					\$ 12,951.00
Account No: Representing: GMAC		Tate & Kirlin 2810 Southampton Road Philadelphia PA 19154					

Sheet No. 5 of 14 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

**Subtotal \$** \$ 13,621.80

**Total \$**

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Genaro Hernandez and Debbie Hernandez,  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 6300 Creditor # : 19 Hsbc Bank Nevada N A		2008-06-10 Credit Card Purchases				\$ 1,709.00
Account No: 6300 Representing: Hsbc Bank Nevada N A		ASSET ACCEPT PO BOX 2036 WARREN MI 48090				
Account No: 6300 Representing: Hsbc Bank Nevada N A		Academy Collection 10965 Decatur Philadelphia PA 19154				
Account No: 7024 Creditor # : 20 HSBC Card Services Bankruptcy Dept. P.O. Box 81622 Salinas CA 93912-1622		2008-04-21 Credit Card Purchases				\$ 1,516.00
Account No: 7024 Representing: HSBC Card Services		ATLANTIC CRD P O BOX 13386 ROANOKE VA 24033				
Account No: 7024 Representing: HSBC Card Services		Nations Recovery Center P.O. Box 48719 Atlanta GA 30362				

Sheet No. 6 of 14 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ \$ 3,225.00

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules  
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)



B6F (Official Form 6F) (12/07) - Cont.

In re Genaro Hernandez and Debbie Hernandez,  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: 4261 Creditor # : 21 Hsbc Card Services I	J	2008-01-01 Credit Card Purchases					\$ 4,638.00
Account No: 4261 Representing: Hsbc Card Services I		ARROW FINCL 8589 AERO DRIVE SAN DIEGO CA 92123					
Account No: 4261 Representing: Hsbc Card Services I		Thomas Bamford Attorney 1301 Richardson Drive Suite 201 Richardson TX 75080					
Account No: 5148 Creditor # : 22 Illiana Anesthesia LLC P.O. Box 3073 Carol Stream IL 60132-3073	J	11/2008 Medical Bills					\$ 98.84
Account No: 9229 Creditor # : 23 Imperial Clinical Labratory 7291 Heil Ave. Huntington Beach CA 92647	J	2006 Medical Bills					\$ 30.00
Account No: 5452 Creditor # : 24 Juniper Bank		2006 Loan					\$ 3,253.00

Sheet No. 7 of 14 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ **\$ 8,019.84**

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Genaro Hernandez and Debbie Hernandez,  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 5452  Representing: Juniper Bank		H--Husband W--Wife J--Joint C--Community					
		LHR INC 1 MAIN ST HAMBURG NY 14075					
Account No: 5148  Creditor # : 25 Lakeside Surgery P.O. Box 3065 Carol Stream IL 60132-3065	J	11/2008 Medical Bills					\$ 5,888.00
Account No: 5148  Creditor # : 26 Lakeside Surgery P.O. Box 3065 Carol Stream IL 60132-3065	J	2008 Medical Bills					\$ 5,888.16
Account No: 8032  Creditor # : 27 Mary Lewis, MD 6428 Joliet Road La Grange IL 60525	J	04/2008 Medical Bills					\$ 70.00
Account No: 4180  Creditor # : 28 Med1 01 Inland Urogen		2007-07-31 Medical Bills					\$ 107.00
Account No: 4180  Representing: Med1 01 Inland Urogen		MEDICREDIT 1801 CALIFORNIA AV CORONA CA 92881					

Sheet No. 8 of 14 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ **\$ 11,953.16**

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules  
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Genaro Hernandez and Debbie Hernandez,  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 4266 Creditor # : 29 Med1 02 Community Fa	H--Husband W--Wife J--Joint C--Community	2008-10-06 Medical Bills				\$ 106.00
Account No: 4266 Representing: Med1 02 Community Fa		CREDTRS COLL POB 63 KANKAKEE IL 60901				
Account No: 8377 Creditor # : 30 Med1 American Medica		2008-09-07 Medical Bills				\$ 1,819.00
Account No: 8377 Representing: Med1 American Medica		FIN CR NETWK 1300 W MAIN VISALIA CA 93277				
Account No: 5201 Creditor # : 31 Med1 Menifee Valley		2007-11-05 Medical Bills				\$ 50.00
Account No: 5201 Representing: Med1 Menifee Valley		CA BUS BUR 1711 S MOUNTAIN AV MONROVIA CA 91017				

Sheet No. 9 of 14 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ \$ 1,975.00

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Genaro Hernandez and Debbie Hernandez,  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: <b>3488</b>  <b>Creditor # : 32</b> <b>Med1 Pacific Rim Pat</b>		<b>2004-10-26</b> <b>Medical Bills</b>				\$ 131.00
Account No: <b>3488</b>  <b>Representing:</b> <b>Med1 Pacific Rim Pat</b>		<b>CMRE FINANCE</b> <b>3075 E IMPERIAL HW</b> <b>BREA CA 92821</b>				
Account No: <b>3582</b>  <b>Creditor # : 33</b> <b>Med1 Whitefield Medi</b>		<b>2007-10-05</b> <b>Medical Bills</b>				\$ 321.00
Account No: <b>3582</b>  <b>Representing:</b> <b>Med1 Whitefield Medi</b>		<b>TAL LEWIS</b> <b>PO BOX 4606</b> <b>COVINA CA 91723</b>				
Account No: <b>5644</b>  <b>Creditor # : 34</b> <b>Mediacom</b>	H	<b>2007-10-29</b> <b>Medical Bills</b>				\$ 197.00
Account No: <b>5644</b>  <b>Representing:</b> <b>Mediacom</b>		<b>CRD PRT ASSO</b> <b>ONE GALLERIA TOWER</b> <b>DALLAS TX 75240</b>				
Sheet No. <u>10</u> of <u>14</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal \$</b> <b>Total \$</b> (Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

\$ 649.00

B6F (Official Form 6F) (12/07) - Cont.

In re Genaro Hernandez and Debbie Hernandez,  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 8611 Creditor # : 35 Merrick Bank/Hooters 10705 Jordan Gtw Ste. 200 South Jordan UT 84095		2007-04-01 Credit Card Purchases				\$ 1,101.00
Account No: 7114 Creditor # : 36 Merrick Bk PO Box 9201 Old Bethpage NY 11804		2006-05-19 Credit Card Purchases				\$ 1,620.00
Account No: 63N1 Creditor # : 37 Pltnum 1245 S Main St #100 Grapevine TX 76051		2006 Credit Card Purchases				\$ 901.00
Account No: 4199 Creditor # : 38 Sallie Mae PO Box 9500 Wilkes Barre PA 18773		1994-09-29 Student Loan				\$ 505.00
Account No: 2199 Creditor # : 39 Sallie Mae PO Box 9500 Wilkes Barre PA 18773		1992-12-11 Student Loan				\$ 444.00
Account No: 1097 Creditor # : 40 Saxon Mtg Po Box 161489 Fort Worth TX 76161	J	2006-10-19 Deficiency balance mtg		X		unknown

Sheet No. 11 of 14 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ \$ 4,571.00

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules  
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Genaro Hernandez and Debbie Hernandez,  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 6629 Creditor # : 41 Sce PO Box 9004 San Dimas CA 91773	H--Husband W--Wife J--Joint C--Community	2004-11-05 Utility Bills electric bill				\$ 503.00
Account No: 1555 Creditor # : 42 Southern California		2008-03-01				\$ 30.00
Account No: 1555 Representing: Southern California		PROGRESSIVE MGMT SYSTE 1521 W CAMERON AVE FL 1 WEST COVINA CA 91790				
Account No: 2663 Creditor # : 43 Sprint		2008-05-27 Telephone bill				\$ 576.00
Account No: 2663 Representing: Sprint		PENTAGROUPFI 5959 CORPORATE DRI HOUSTON TX 77036				
Account No: 8816 Creditor # : 44 Sps 10401 Deerwood Par Jacksonville FL 32256	J	2006-10-31 Deficiency balance mtg 2nd mortgage California property		X		unknown

Sheet No. 12 of 14 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ \$ 1,109.00

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules  
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Genaro Hernandez and Debbie Hernandez,  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: 6101 Creditor # : 45 Surgeons Ltd 1200 S/ York Road Elmhurst IL 60126	J	02/2009 Medical Bills					\$ 390.00
Account No: 1871 Creditor # : 46 Target N.B. PO Box 673 Minneapolis MN 55440		2005-12-20 Clothing & household goods					\$ 1,397.00
Account No: 1871 Representing: Target N.B.		NCO Financial P.O. Box 15630 Wilmington DE 19850					
Account No: 9398 Creditor # : 47 Tribute Mastercard		2008-04-10 Credit Card Purchases					\$ 1,033.00
Account No: 9398 Representing: Tribute Mastercard		MIDLAND CRED 8875 AERO DR SAN DIEGO CA 92123					
Account No: 6760 Creditor # : 48 URO Partners LLC 5201 S. Willow Springs Road Suite 380 La Grange IL 60525	J	2008 Medical Bills					\$ 138.20

Sheet No. 13 of 14 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ \$ 2,958.20

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Genaro Hernandez and Debbie Hernandez,

Case No. \_\_\_\_\_  
(if known)

Debtor(s)

# **SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: 3714 Creditor # : 49 Waste Management 2421 W. Peoria Suite 210 Phoenix AZ 85029	J	2007	Water bill				\$ 93.41
Account No:							
Account No:							
Account No:							
Account No:							
Account No:							

Sheet No. 14 of 14 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ 93.41

Total \$ 90,611.61

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)



In re Genaro Hernandez and Debbie Hernandez / Debtor Case No. \_\_\_\_\_  
(if known)

## SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.
<i>Ford Motor Credit</i>	Contract Type: <i>Automobile Purchase</i> Terms: Beginning date: Debtor's Interest: <i>Purchaser</i> Description: <i>Purchase of 2007 GMC</i> Buyout Option:

In re Genaro Hernandez and Debbie Hernandez / Debtor Case No. \_\_\_\_\_  
(if known)

## SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceeding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor
<i>Luis Hernandez</i>	<i>Ford Motor Credit</i> <i>P.O. Box 54200</i> <i>Omaha NE 68154</i>
<i>Roberto Hernandez</i>	<i>GMAC</i> <i>P.O. Box 9001952</i> <i>Louisville KY 40290-1952</i>

In re Genaro Hernandez and Debbie Hernandez  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): <b>son</b> <b>Daughter</b>	AGE(S): <b>7</b> <b>2</b>
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation	<b>Driver</b>	<b>Buyer</b>
Name of Employer	<b>Highway Tech.</b>	<b>Electro Motive</b>
How Long Employed	<b>1 year</b>	<b>18 months</b>
Address of Employer	<b>915 Harger</b> <b>Oak Brook IL 60523</b>	
INCOME: (Estimate of average or projected monthly income at time case filed)	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ 2,178.24	\$ 5,083.74
2. Estimate monthly overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 2,178.24	\$ 5,083.74
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 613.95	\$ 961.64
b. Insurance	\$ 0.00	\$ 331.58
c. Union dues	\$ 65.00	\$ 0.00
d. Other (Specify):	\$ 0.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 678.95	\$ 1,293.22
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 1,499.29	\$ 3,790.52
7. Regular income from operation of business or profession or farm (attach detailed statement)	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
11. Social security or government assistance (Specify): <b>Unemployment Compensation</b>	\$ 686.83	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify):	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 686.83	\$ 0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 2,186.12	\$ 3,790.52
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)	<b>\$ 5,976.64</b>	
(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)		
17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:		
<b>Debtor works 8 months per year and receives unemployment 4 months per year. Income reflected is based upon 2/3 of anticipated salary and 1/3 of unemployment benefits.</b>		

In re Genaro Hernandez and Debbie Hernandez,  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22 A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home) .....	\$ 1,650.00
a. Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
b. Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
2. Utilities: a. Electricity and heating fuel .....	\$ 340.00
b. Water and sewer .....	\$ 65.00
c. Telephone .....	\$ 0.00
d. Other <u>cell phones</u> .....	\$ 150.00
Other <u>internet/phone/cable</u> .....	\$ 150.00
3. Home maintenance (repairs and upkeep) .....	\$ 35.00
4. Food .....	\$ 560.00
5. Clothing .....	\$ 120.00
6. Laundry and dry cleaning .....	\$ 80.00
7. Medical and dental expenses .....	\$ 200.00
8. Transportation (not including car payments) .....	\$ 500.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc. ....	\$ 110.00
10. Charitable contributions .....	\$ 90.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's .....	\$ 0.00
b. Life .....	\$ 0.00
c. Health .....	\$ 0.00
d. Auto .....	\$ 180.00
e. Other .....	\$ 0.00
Other .....	\$ 0.00
12. Taxes (not deducted from wages or included in home mortgage) (Specify) .....	\$ 0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto .....	\$ 1,009.00
b. Other: .....	\$ 0.00
c. Other: .....	\$ 0.00
14. Alimony, maintenance, and support paid to others .....	\$ 0.00
15. Payments for support of additional dependents not living at your home .....	\$ 200.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement) .....	\$ 0.00
17. Other: <u>Student loan payments</u> .....	\$ 154.00
Other: <u>Automobile maintenance &amp; fees</u> .....	\$ 90.00
Line 17 Continuation Page Total (see continuation page for itemization) .....	\$ 293.00
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$ 5,976.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <b>Entertainment expenses includes personal grooming. Food expense includes cigarette expense.</b>	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 16 of Schedule I	\$ 5,976.64
b. Average monthly expenses from Line 18 above	\$ 5,976.00
c. Monthly net income (a. minus b.)	\$ 0.64

In re Genaro Hernandez and Debbie Hernandez,  
Debtor(s)

Case No. \_\_\_\_\_

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

(Continuation page)

17. (continuation) OTHER EXPENSES

<u>Security Services</u> .....	\$.....	53.00
<u>Pest Services</u> .....	\$.....	40.00
<u>Day Care Expense</u> .....	\$.....	200.00
Line 17 Continuation Page Total (seen as line item "17" on Schedule J)	\$	293.00

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
NORTHERN DIVISION**

In re *Genaro Hernandez and Debbie Hernandez*

Case No.  
Chapter 7

\_\_\_\_\_/ Debtor

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	<b>Yes</b>	<b>1</b>	\$ <b>0.00</b>		
B-Personal Property	<b>Yes</b>	<b>3</b>	\$ <b>28,350.00</b>		
C-Property Claimed as Exempt	<b>Yes</b>	<b>1</b>			
D-Creditors Holding Secured Claims	<b>Yes</b>	<b>1</b>		\$ <b>38,890.00</b>	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>2</b>		\$ <b>1,523.00</b>	
F-Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>15</b>		\$ <b>90,611.61</b>	
G-Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H-Codebtors	<b>Yes</b>	<b>1</b>			
I-Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			\$ <b>5,976.64</b>
J-Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			\$ <b>5,976.00</b>
<b>TOTAL</b>		<b>28</b>	\$ <b>28,350.00</b>	\$ <b>131,024.61</b>	

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
NORTHERN DIVISION**

In re *Genaro Hernandez and Debbie Hernandez*

Case No.  
Chapter 7

\_\_\_\_\_/ Debtor

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 1,523.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 6,820.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
<b>TOTAL</b>	<b>\$ 8,343.00</b>

State the following:

Average Income (from Schedule I, Line 16)	\$ 5,976.64
Average Expenses (from Schedule J, Line 18)	\$ 5,976.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 8,197.18

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 16,890.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 1,523.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 90,611.61
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 107,501.61

In re Genaro Hernandez and Debbie Hernandez  
Debtor

Case No. \_\_\_\_\_  
(if known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 29 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: 6/18/2009

Signature /s/ Genaro Hernandez  
Genaro Hernandez

Date: 6/18/2009

Signature /s/ Debbie Hernandez  
Debbie Hernandez

[If joint case, both spouses must sign.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.



**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**NORTHERN DIVISION**

In re: **Genaro Hernandez**

Case No.

**and****Debbie Hernandez****aka Debbie Chin-Ling Hernandez**

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

**DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor may also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

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**1. Income from employment or operation of business**

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT****SOURCE****Year to date: \$38,409****Last Year: \$116,904****Year before: \$64,113**

**Debtor's income for 2009 from employment at Highway Tech and unemployment. Co-Debtor's income from employment at Electro Motive. Debtor's income for 2008 from Electro Motive, Highway Tech and unemployment.**

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**2. Income other than from employment or operation of business**

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 3. Payments to creditors

None ☐ Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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*Creditor: Landlord and automobile payments*

None ☒ b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<i>08 MI-157608 Atlantic Credit v. Hernandez</i>	<i>Collection Action</i>	<i>Circuit Court of Cook County</i>	<i>Case dismissed</i>
	<i>Mortgage Foreclosure concerning Romoland, CA property</i>	<i>California</i>	<i>Judgment entered property sold at foreclosure sale (possible deficiency judgment)</i>

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 5. Repossessions, foreclosures and returns

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

REPOSSESSION

FORECLOSURE SALE,

TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

NAME AND ADDRESS

OF CREDITOR OR SELLER

**Name:** *Chase Auto Finance*

**Description:** *2007 H3 voluntarily  
returned in November 2008*

## 6. Assignments and receiverships

None



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 7. Gifts

None



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 8. Losses

None



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 9. Payments related to debt counseling or bankruptcy

None



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT,

NAME OF PAYER IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR

DESCRIPTION AND VALUE OF PROPERTY

**Payee:** *MARK D. WEISMAN*  
*100 W. Monroe*  
*Suite 1310*  
*Chicago, IL 60603*

**Date of Payment:**  
**Payor:** *Genaro Hernandez*

**\$550.00**

## 10. Other transfers

None



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

### 11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

### 15. Prior address of debtor

None ☐ If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
Address: 27601 Vanilla Court, Romoland, CA 92585		2004 through September 2007

### 16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

### 17. Environmental Information

None ☒ For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or

material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

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None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

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None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

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### 18. Nature, location and name of business

None ☒ a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

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None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 6/18/2009

Signature /s/ Genaro Hernandez  
of Debtor

Date 6/18/2009

Signature /s/ Debbie Hernandez  
of Joint Debtor  
(if any)

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
NORTHERN DIVISION**

In re **Genaro Hernandez**  
**and**  
**Debbie Hernandez**  
**aka Debbie Chin-Ling Hernandez**

Case No.  
Chapter 7

\_\_\_\_\_/ Debtor  
Attorney for Debtor: **MARK D. WEISMAN**

**STATEMENT PURSUANT TO RULE 2016(B)**

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

1. The undersigned is the attorney for the debtor(s) in this case.
2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
  - a) For legal services rendered or to be rendered in contemplation of and in connection with this case . . . . . \$ 1,400.00
  - b) Prior to the filing of this statement, debtor(s) have paid . . . . . \$ 1,400.00
  - c) The unpaid balance due and payable is . . . . . \$ 0.00
3. \$ 299.00 of the filing fee in this case has been paid.
4. The Services rendered or to be rendered include the following:
  - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
  - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
  - c) Representation of the debtor(s) at the meeting of creditors.
5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and  
**None other**
6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and  
**None other**
7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:  
**None**
8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:  
**None**

Dated: **6/18/2009**

Respectfully submitted,

X /s/ **MARK D. WEISMAN**  
\_\_\_\_\_  
Attorney for Petitioner: **MARK D. WEISMAN**  
**MARK D. WEISMAN #2971712**  
**100 W. Monroe**  
**Suite 1310**  
**Chicago IL 60603**  
**(312) 857-1320**

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
NORTHERN DIVISION**

In re *Genaro Hernandez and Debbie Hernandez*

Case No.  
Chapter 7

\_\_\_\_\_/ Debtor

**CHAPTER 7 STATEMENT OF INTENTION - HUSBAND'S DEBTS**

**Part A -** Debts Secured by property of the estate. (Part A must be completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No.		
<b>Creditor's Name :</b> <i>None</i>	<b>Describe Property Securing Debt :</b>	
Property will be (check one) : <input type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (check at least one) : <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C § 522 (f)). Property is (check one) : <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt		

**Part B -** Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No.		
<b>Lessor's Name:</b> <i>None</i>	<b>Describe Leased Property:</b>	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No

**Signature of Debtor(s)**

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: 6/18/2009

Debtor: /s/ Genaro Hernandez



**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**NORTHERN DIVISION**

In re *Genaro Hernandez and Debbie Hernandez*

Case No.

Chapter 7

\_\_\_\_\_/ Debtor

**CHAPTER 7 STATEMENT OF INTENTION - WIFE'S DEBTS**

**Part A -** Debts Secured by property of the estate. (Part A must be completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1		
<b>Creditor's Name :</b> <i>GMAC</i>	<b>Describe Property Securing Debt :</b> <i>2007 GMC Sierra</i>	
Property will be (check one) : <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained		
If retaining the property, I intend to (check at least one) : <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C § 522 (f)).		
Property is (check one) : <input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt		

**Part B -** Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No.		
<b>Lessor's Name:</b> <i>None</i>	<b>Describe Leased Property:</b>	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No

**Signature of Debtor(s)**

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: 6/18/2009Debtor: /s/ Debbie Hernandez

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**NORTHERN DIVISION**

In re *Genaro Hernandez and Debbie Hernandez*

Case No.

Chapter 7

\_\_\_\_\_/ Debtor

**CHAPTER 7 STATEMENT OF INTENTION - JOINT DEBTS**

**Part A -** Debts Secured by property of the estate. (Part A must be completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. <u>1</u>		
<b>Creditor's Name :</b> <i>Ford Motor Credit</i>	<b>Describe Property Securing Debt :</b> <i>2005 Durango</i>	
Property will be (check one) : <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained		
If retaining the property, I intend to (check at least one) : <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C § 522 (f)).		
Property is (check one) : <input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt		

**Part B -** Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. _____		
<b>Lessor's Name:</b> <i>None</i>	<b>Describe Leased Property:</b>	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No

**Signature of Debtor(s)**

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: 6/18/2009Debtor: /s/ Genaro HernandezDate: 6/18/2009Joint Debtor: /s/ Debbie Hernandez

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
NORTHERN DIVISION

In re *Genaro Hernandez*  
*and*  
*Debbie Hernandez*  
*aka Debbie Chin-Ling Hernandez*

Case No.  
Chapter 7

\_\_\_\_\_/ Debtor

Attorney for Debtor: **MARK D. WEISMAN**

**VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Date: \_\_\_\_\_

/s/ Genaro Hernandez

Debtor

/s/ Debbie Hernandez

Joint Debtor

Genaro Hernandez  
7801 Banks Street  
2nd Floor  
Justice, IL 60458

BAY AREA CREDIT  
2860 ZIMMER RD  
SAN JOSE, CA 95134

Credit Protection  
13355 Noel Road  
Dallas, TX 75240

Debbie Hernandez  
7801 Banks Street  
2nd Floor  
Justice, IL 60458

BAY AREA CREDIT SERVIC  
97 E BROKAW RD STE 240  
SAN JOSE, CA 95112

Creditonebnk  
PO Box 98872  
Las Vegas, NV 89193

MARK D. WEISMAN  
100 W. Monroe  
Suite 1310  
Chicago, IL 60603

Blitt & Gaines  
661 Glenn Ave.  
Wheeling, IL 60090

Creditors Collection  
P.O. Box 1022  
Wixom, MI 48393-1022

Academy Collection  
10965 Decatur  
Philadelphia, PA 19154

CA BUS BUR  
1711 S MOUNTAIN AV  
MONROVIA, CA 91017

CREDTRS COLL  
POB 63  
KANKAKEE, IL 60901

Accounts Receivable Management  
P.O. Box 129  
Thorofare, NJ 08086-0129

Cashcall Inc  
1600 S Douglass Rd  
Anaheim, CA 92806

Dental Works  
6501 W. 95th Street  
Chicago Ridge, IL 60415

Adventist Hinsdale Hospital  
P.O. Box 9247  
Hinsdale, IL 60522

CCB Credit Services  
5300 S. 6th Street  
Springfield, IL 62703

Dsnb Macys  
3039 Cornwallis Rd  
Durham, NC 27709

ARROW FINCL  
8589 AERO DRIVE  
SAN DIEGO, CA 92123

CitiFinancial  
Bankruptcy Dept.  
P.O. Box 140069  
Irving , TX 75014-0069

FIN CR NETWK  
1300 W MAIN  
VISALIA, CA 93277

Arrow Serices  
5996 West Touhy Ave  
Niles, IL 60714

CMRE FINANCE  
3075 E IMPERIAL HW  
BREA, CA 92821

Ford Motor Credit  
P.O. Box 54200  
Omaha, NE 68154

ASSET ACCEPT  
PO BOX 2036  
WARREN, MI 48090

College Loan  
C/o Acs  
Utica, NY 13501

Glavin Eye Center  
c/o Dependon Collection  
P.O. Box 4833  
Oak Brook, IL 60523-4833

ATLANTIC CRD  
P O BOX 13386  
ROANOKE, VA 24033

Comcast  
P.O. Box 4200  
Brownsville, TX 78523-4200

GMAC  
P.O. Box 9001952  
Louisville, KY 40290-1952

Bally Total Fitness  
12440 Imperial Hwy  
Norwalk, CA 90650

CRD PRT ASSO  
ONE GALLERIA TOWER  
DALLAS, TX 75240

HSBC Card Services  
Bankruptcy Dept.  
P.O. Box 81622  
Salinas, CA 93912-1622

Illiana Anesthesia Inc P.O. Box 3073 Carol Stream, IL 60132-3073	Natlons Recovery Center P.O. Box 48719 Atlanta, GA 30362	See PO Box 9004 San Dimas, CA 91773
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Imperial Clinical Labratory 7291 Heil Ave. Huntington Beach, CA 92647	NCO Financial P.O. Box 15630 Wilmington, DE 19850	Sps 10401 Deerwood Par Jacksonville, FL 32256
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Internal Revenue Service 230 S. Dearborn Mail Stop 5010 CHI Chicago, IL 60604	Northland Group P.O. Box 390846 Minneapolis, MN 55439	Surgeons Ltd 1200 S/ York Road Elmhurst, IL 60126
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Lakeside Surgery P.O. Box 3065 Carol Stream, IL 60132-3065	PENTAGROUPFI 5959 CORPORATE DRI HOUSTON, TX 77036	TAL LEWIS PO BOX 4606 COVINA, CA 91723
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LHR INC 1 MAIN ST HAMBURG, NY 14075	Pltnum 1245 S Main St #100 Grapevine, TX 76051	Target N.B. PO Box 673 Minneapolis, MN 55440
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Malcolm S. Gerald & Assoc 332 S. Michigan Suite 600 Chicago, IL 60604	PORTFOLIO RC 287 INDEPENDENCE VIRGINIA BEACH, VA 23462	Tate & Kirlin 2810 Southampton Road Philadelphia, PA 19154
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Mary Lewis, MD 6428 Joliet Road La Grange, IL 60525	PROGRESSIVE MGMT SYSTE 1521 W CAMERON AVE FL 1 WEST COVINA, CA 91790	THE BUREAUS 1721 CENTRAL ST EVANSTON, IL 60204
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MEDICREDIT 1801 CALIFORNIA AV CORONA, CA 92881	Riddlewood Dept. 17781 {/P/ Bpx 1259 Oaks, PA 19456	Thomas Bamford Attorney 1301 Richardson Drive Suite 201 Richardson, TX 75080
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Merrick Bank/Hooters 10705 Jordan Gtw Ste. 200 South Jordan, UT 84095	RPM 1930 220th St. SE Suite 101 Bothell, WA 98021	URO Partners LLC 5201 S. Willow Springs Road Suite 380 La Grange, IL 60525
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Merrick Bk PO Box 9201 Old Bethpage, NY 11804	Sallie Mae PO Box 9500 Wilkes Barre, PA 18773	Waste Management 2421 W. Peoria Suite 210 Phoenix, AZ 85029
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MIDLAND CRED 8875 AERO DR SAN DIEGO, CA 92123	Saxon Mtg Po Box 161489 Fort Worth, TX 76161
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